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Segment: Contribution Reports & Payments with my|CalPERS
Guests: Justin Walker and Janette Cruz

Video Transcript

Justin Walker:
Good morning, and welcome to CalPERS 457 plan contribution report and payments with my|CalPERS webinar. As Heather said, my name is Justin Walker. I'm the program manager for CalPERS supplemental income plans. And joining me today is Janette Cruz, one of our program analysts, and our subject matter expert on all things my|CalPERS related.

Janette Cruz:
Hello everyone.

Justin Walker:
Just a couple of quick housekeeping items. As Heather said, you can submit all questions through Text Chat throughout the webinar. We will be having audio questions available at the end of the webinar. However, we're not accepting audio questions during the webinar. We want to make sure that all of your questions get answered, but we also want to keep the program on track by not delving into subject matter that may be addressed later on in the presentation.

There are two bits of additional information to go along with this webinar. The presentation slides and the CalPERS 457 plan student guide. That student guide is especially important. It's going to be your go-to reference, not only during this webinar but for any questions that you may have after the webinar working in my|CalPERS. Now if you registered for the webinar and supplied us with your email address, you should have already received copies of both the presentation and the student guide. But for those of you that did not receive copies of the student guide, we wanted to take just a moment and walk you through how to access it and download it. First you're going to go to CalPERS online and that's at www.calpers.ca.gov. You're gonna click on that top link that says employers. And then you're going to click on my|CalPERS for employers. Then training and education. And you should get a new page and you'll want to click on my|CalPERS training. Finally, if you scroll all the way down to the bottom of the page, you'll see a option there for CalPERS supplemental income, 457 plan for public agencies and schools. And that should provide you with hyperlinks to download both the student guide PDF and the presentation slides. So while folks are doing that, if you haven't received them already, or if you haven't had a chance to print it out, let's take a brief poll check and have a couple of polling questions. Janette?

Janette Cruz:

So for our first polling question, are you currently submitting contribution reports and payments for CalPERS programs, such as the pension and health benefits through my|CalPERS? So let's let everyone take a chance and answer.

All right. Well looks like we have a fairly good mix of folks here. We understand that some folks contract for the pension only, our PEMHCA program for health only, or both. And there are a couple of answers out there, and that's fine. This is training purely for my|CalPERS and we just want to get a feel for how comfortable folks in the training felt with the my|CalPERS system. Let's move on to polling question number two. Have you already started submitting your CalPERS 457 plan contribution payroll reports and payments through my|CalPERS? Well the results show, it's pretty fairly consistent. We did a targeted outreach to our employers who are not yet reporting through my|CalPERS and as well invited some folks who wanted additional training for the 457 plan to join us today, so the results look just about right to those we targeted. So. Let's go and continue on to our presentation.

So for our course objectives for today's presentation and training we're gonna cover and identify what's changing and what's not when it comes to the 457 plan. We're going to provide some general navigation within my|CalPERS. We will also touch on specifically how to post 457 plan contributions reports, as in creating a new report, entering payroll records and copying forwarding reports. We will also touch on how to create an EFT payment account within my|CalPERS so that your agency will be able to make the electronic payments through the system. And we will also show the different steps on how to submit electronic payments, EFT payments for the 457 plan. So Justin what is not changing?

Justin Walker:
Well, what is not changing is CalPERS continues to contract with our partner, ING, for all recordkeeping, plan administration and customer service. That customer service would include appointments and presentations to your participants, as well as a dedicated participant call center. All participant forms will continue to be submitted to ING, and there's two ways you can do that. Either via mail or via fax. If you want to submit those forms via mail, you can do it regular post, to ING CalPERS 457 plan, Post Office Box 5166, Boston, Massachusetts. Or overnight mail to ING CalPERS 457 Plan, 30 Braintree Hill Office Park in Braintree, Massachusetts. Now I do ask that you be sure and note that Massachusetts address. About six months ago, ING did move their operation centers from Maine to Massachusetts. We tried to make sure that there was a communication effort to make sure everyone was aware of that, but in case you were still sending to the Maine address, you can now see that they've got their Massachusetts operation centers up and running. A third option, if you prefer, is to send the form via secured fax line. And that can be sent to 888-228-6185.

There have been some significant changes. All payroll contribution file reporting and payroll contribution payments will now be done through my|CalPERS.

Janette Cruz:
And so prior to my|CalPERS, there was a couple of ways employers would send us their payroll files to ING, our third party administrator. One of the ways was through their Remittance Advice report. This is a very manual option for employers where you would have a listing of participants as well their respective contributions.   This would normally be either mailed to ING or faxed through their secure fax line. Another option employers had was through payroll administration. This was through a secure website, similar to how the my|CalPERS system works, in terms of, in terms of being able to submit contribution details electronically. Now with my|CalPERS, those options are no longer available. A couple of ways to report through my|CalPERS for the 457 plan is manually entering payroll reports, which we will cover today. Or a second payroll report, or third or fourth, and after you get through your first one, there's always the copy forward option where you can always copy the prior posted pay period that you just posted recently, and push that forward so that you have the most up-to-date contributions listed. And then with that report, make changes as needed. We'll be covering that today as well.

There is a file upload as well as a file transfer protocol FTP option, which is a bit more technical intensive and requires a lot more assistance when it comes to making sure agencies are up and ready to run with these options. These are normally reserved for larger agencies or normally a county entity, such as county offices of education, that report on behalf of other agencies, with such large masses of information. There's also other reports such as the adjustment report, and specifically for the 457 plan, the reason positive and negative adjustment reports are listed separately here is because we want them submitted separately. It honestly creates a accounting nightmare for both you the employer, as well as us, the SIP program, to make sure that contributions get applied to the correct folks. And unlike the pension, for the 457 plan, the adjustments do not adjust to the receivable as it does with the pension. With the 457, what you post is what you pay. And so that will not be covered today, in today's training, however this information, all of the information here that has an asterisk next to it, is covered in the student guide. And if you have any questions, please do not hesitate to call us. We have a line 800-696-3907, which we will also touch on again today what that line is. So don't worry, we have it in a couple other slides here. But please do not hesitate to contact us if you have any questions. We'd be happy to walk you through it.

So Justin, how about the payments?

Justin Walker:
Well, now prior to my|CalPERS you basically had three options for submitting payments to ING. You could have mailed in a check, you could wire the funds, or you could have submitted an ACH, automated clearinghouse through Response or Connect. My|CalPERS does not accept wires or ACH payments.

The two payment methods available through my|CalPERS are check or EFT, electronics funds transfer.

Janette Cruz:
And so with EFT there is an ACH ID number that employers must provide to their bank. That number show on the screen is 1946207465. Understand, this number is required to be provided to your bank in order for us CalPERS to be able to receive funds from your account.

Justin Walker:
Absolutely. So today we're going to cover setting up an EFT payment account and also submitting an EFT payment. As Janette said, we have the CalPERS ACH ID number on the screen and it is very important that you provide that to your bank prior to submitting an EFT payment. CalPERS will be unable to accept the payments if you do not provide that number to your bank and that will delay your participants' contributions being properly credited to their account. Now, if you have multiple payment accounts, for example if you're paying your pension payment out of one checking account and your 457 payment out of another account, it might be worthwhile to set up different nicknames to distinguish between accounts. It's also worth noting that EFT payments made after 3:00 p.m. Pacific time won't be processed until the next day. The CalPERS 457 plan payments must be paid prior to or at the same time as your other CalPERS receivables. For example, if you're submitting a payment for the defined benefit or the pension, and have an outstanding 457 plan receivable, you will be unable to submit your defined benefit payment until that 457 plan receivable receives payment. You also have the option of paying by check. Now, the plan has a new 457 plan remittance advice report called the supplemental plan remittance advice report. And on it you will be able to identify the total receivable amount paid and the check number associated with each payment. So for example, if you wanted to pay multiple receivables with the single check, you could do that. You would just have to indicate the same check number for each receivable. Please be sure to make those checks payable to the CalPERS 457 Plan and you do need to include your six digit CalPERS 457 plan ID on the check. That's gonna be the number that identifies your specific agency plan number and it's going to start with a 45 and be followed with four other digits.

Janette Cruz:
And if I may Justin, we had mentioned that checks must be made payable to the CalPERS 457 plan, a number of our agencies may not have that as the payee on their check, and in the event that it doesn't show that and we receive a check that is made out to anything other than the CalPERS 457 Plan, we will not be able to deposit it. So in your agency, if you work through an accounting entity or you have certain processes you have to go through to, in order to change the payee on the check, you'll want to definitely go back to your offices today and check in with what those next steps are. So that once you do start reporting through my|CalPERS, there's really no other reason why things shouldn't go smoothly.

Justin Walker:
That's a great point Janette. And one thing we have found out is that agencies that use a third party administrator or a service provider, occasionally it does take them longer to change the payee on the check, sometimes up to four weeks. So you may want to confirm with, if you use a service provider or a TPA, you may want to confirm with them how long it will take them to change the payee information before you start submitting through my|CalPERS.

Check payments can be mailed directly to CalPERS at CalPERS 457 Plan, P.O. Box 942713, Sacramento, California. Or if you prefer, you can send them overnight mail to CalPERS 457 Plan, 400 Q Street, Sacramento, California 95811. And again, because it is important, as Janette mentioned, any deviation from the check payment requirements above could result in a delay of posting the 457 plan participant contributions to their accounts.

Janette Cruz:
We went over a great deal of information and what's changing, what's not. What's not changing the 457 plan still contracts with ING for recordkeeping, plan administration and customer service. Participant forms will continue to go to ING. But in terms of what is changing, specifically payroll for reporting methods as well as payment methods.

At this point in the training, we will be entering a training environment, specifically with masked information so as you, as we go through the different screens, be rest assured that all the information is masked.

Justin Walker:
And Janette, just for those folks that aren't aware of what masked information means, whenever you see a city's bank account number, or social security number, these are completely made up numbers. They are not related to any person or entity, we're using them solely for demonstrative purposes.

Janette Cruz:
Thanks Justin. And so what we have here is our pre-log in screen. We have two options of logging in as a participant or a business partner. We have member self-service available for folks who want to go and look at their personal information specifically within CalPERS. However, since we are acting on behalf of our participants as the employer, when doing payroll, we will sign in as a business partner. So we'll select that radio button and then the continue button. As your screen loads, you'll see that you'll have to enter a user name and password. And with the user name and password, each agency has a security access administrator. This person's role, it may be more than one person, it may just be one person. This person's role is to provide everyone within the agency access to my|CalPERS with specific security roles. For example, if you only do payroll and the reporting, you won't see any of the payment side. And so it is

their job, really truly their role, to make sure everyone has the necessary access within my|CalPERS. So for today we will be logging in as the City of Berkeley. And so the screen loads, it's going to bring up a screen for when the first item you enter within my|CalPERS, it's going to ask you to answer some challenge questions. The purpose of these challenge questions is to make sure that when you call us for help that we are able to identify who you are. You are who you say you are. And this tends to be very subjective questions, very personal questions. And when it comes to that, you'll definitely want to print this out in case, you know, for example, if you enter what is your favorite movie, that might change next week, so you'll definitely want to fill this out, print it out and have it in a safe place. So that when you do call it in we have to verify your identity, you know what answers to provide.

The next screen, that we'll continue on, is just making sure acknowledging that we're accessing this application only for official business. We're not trying to look up folks, find out where they live, this is purely for business purposes only. So we hit the "accept" button. The next page that's going to appear is the home page. So for your agency, when you log in, the home page you will see will identify all the cases associated with your agency that are either active or closed, just so you can see a history of where, a history of what's going on for your agency when it comes to CalPERS. So let's touch on different ways to navigate through the system. On the very top of the screen you'll see a lot of different links available. What I want t touch on is the "help" button. What this, the help link does is provide you really with a glossary and a table of contents of where anything is. So since we were on the home page, this will provide you with a general overview of what this page does, and items that you will find on the page. And you can click on these items and find out what do those links do. So if it's gonna be your first couple times logging in to my|CalPERS and you're just playing around and navigating through it so you have a better feel for the system, I would highly recommend this link. Another link at the top I want to touch on is the "contact us" link. What this does is bring us to a couple other hyperlinks where folks can contact us online. So if I select that, "contact us online" link, what that does is open another screen, it actually bring us out of my|CalPERS into CalPERS online where we're able to ask CalPERS questions and get some help. So asking an employer question for example. I'm going to go ahead and close this window and select the "call us" link. This "call us" link will provide you, the employer, with a listing of headquarter phone numbers. So it has a general CalPERS customer contact center number, that everyone knows and loves, 888-CalPERS. But we also have the CalPERS 457 plan phone number. We have the 800-260-0659, that is specifically for participants, if they have any participant questions about the plan or want to do some transactions over the phone. We also have our employer line. And this is the one I had mentioned before, 800-696-3907. You're gonna want to keep this kind of on your speed dial. This actually comes directly to my desk, and a couple of analyst in our area. So when it comes to the 457 plan, an employer questions, this is what you're gonna want to keep. I'm going to close out of this screen.

There's also the regional office screen which also brings us to CalPERS online listing the different addresses of the regional office. And so now, let's go ahead and go back to our home page. What we'll want to do is select the "my|CalPERS" link in the upper left hand corner of the screen. What this does is act as a home button.

And so now we know all the top links, some useful top links. These tabs you see at the very top, looks like folder tabs, is called the global navigation links. These, when you click on different global navigation links, let me select the reporting one, you'll notice that the local links, these links that's right below it, they change each time you select a different tab. And then when you select a different local link, what you're going to notice is everything on the left side here will start to change, which is called the left side navigation links. And so I purposely went on this page, I selected reporting and the payroll schedule, because I want to call out this specific page, the payroll schedule page. If you have the pension, you'll see that it automatically defaults to the pension and it shows what payroll schedule you have. But for the 457 plan, what you'll want to do is select the 457 plan and then display. And what that does is identify whether or not your agency has a payroll schedule. Because if your agency is ready to start reporting through my|CalPERS this is one of the first things you'll want to check is that you have a payroll schedule so that you can actually generate reports. If you notice that you do not have a payroll schedule, we ask that you call our office directly and we can walk you through the next steps of how to add a payroll schedule.

So let's go ahead and dive in and start looking for folks. We're gonna start off with your student guide, please turn to page 5 of your student guide. We're going to query a participant. So what we'll do is select the "person information" global navigation link at the very top of your screen and you'll notice you'll have two options. Prior to my|CalPERS, the CalPERS ID did not exist. This CalPERS ID has been put together in order to have a more secure way of identifying our participants. So if for example all you have in your office is a social security number, you can absolutely enter that in, and remember like Justin said, all this information is masked information. I'm going to select the search button. And what this will do is provide us with the profile of the respective participants. On this profile, when it loads it on the page, what we'll notice general participant information and if you have access to the information, you would be able to change it, such as address, or correct information such as date of birth. Also on this page that will appear on the screen is a kind of general information about their CalPERS retirement, there it goes. As I scroll down, here is the CalPERS retirement information that I was referring to. If they want to do know how many years of service credit they've done. Also below is the appointment history. And what is normally below this is a panel called the SIP benefit panel, which doesn't appear here unfortunately, this training environment. But this SIP benefit panel that will provide you, the employer, to be able to view a snapshot of their balance ending the week prior. And that's normally updated each week with a secured

interface we have with ING. So now that we know how to look up folks, and if you want to find out her CalPERS ID, Jilli's CalPERS ID is listed on the upper right hand corner. So here's just a way to find useful information as it pertains to CalPERS for any given participant.

Now that we know how to look up folks within my|CalPERS, let's go ahead and create our first report. We'll go ahead and do is select the "reporting" global navigation link. And for this portion of the training, you'll want to refer to page 7 and 8 of your student guide. And for the CalPERS 457 plan contribution report, keep in mind that it may be started within my|CalPERS within five business days prior to the end of an earned period. So if you want to get a jumpstart in manually entering folks into the report, say for example your pay period ends on the 15th, you're 1st through 15th, it ends on the 15th, and the 15th lands on a Friday, you can start your report as early as that Monday. So you have time to start the report. Keep in mind, when it comes to the 457 plan due dates, we consider the date the funds are deferred out of a participant's check as the due date, because we'll want to make sure the funds are invested as soon as possible. So we are sensitive to the fact that pay dates are unique to each employer so it is really the employer's responsibility to ensure contributions are reported and paid timely, which is why we allow time ahead of time to report and enter and start a report, the five business days ahead of time. So that you the employer will be able to submit on time. So let's go ahead, we selected the "reporting" global navigation link. From there we're going to select within the "create or edit report" box here from the method dropdown menu, manually enter payroll records. And then the "continue" button. Now I know it's very tempting to look at the very bottom, the middle of the screen where it says CalPERS but this specific panel is reserved for reports that have already been started, and since we're creating a brand new one, we'll want to go this direction in creating a brand new report. So we select the "continue" button.

And from here this is where we'll be able to select the program. We'll select SIP 457 plan, and then from here you'll see this page will automatically load information for you. We're going to click on the radio button, identifying that we're specifically working with each periods, and then we'll also want to check payroll schedule. This employer as we saw earlier, only has one payroll schedule. We do have employers that have multiple payroll schedules. Sometimes it's going to be two monthlies, one for their certificated, and one for their non-certificated. Or one, you know, one for their PERS, one for their non-PERS. And so it all really depends on the employer but you always want to make sure that you select the correct payroll schedule. And from there we can select an earned period and what this dropdown menu will do is identify all pay periods that have not yet been posted for the employer. And if you log in for the first time and you notice it looks like this, where there's a lot of different pay periods that are not recognized within my|CalPERS, we urge you to only do the pay period that you are working on. All other pay periods that were, excuse me, all other pay periods that were reported directly to ING may appear here as not

yet been posted, but rest assured that because you had reported it to ING, we have the information. So purely only focus on the one you are, the pay period you are working on. So here I'm gonna select pay period ending 10/11, I'm sorry 11/10 and I'll select the "save and continue" button.

After I select this button, what's going to appear is pretty much our template for our new report. We have just done at this point is create a new report. So for the 457 plan, it's gonna be a little different from the pension. As in you don't have something that's already pre-populated for you at the bottom. You'll notice at the very bottom here there's no results found, as in there's no one in this report yet because it's just a shell. For the 457 plan what you'll need to do as the employer is to have on hand both social security number and CalPERS ID of each person you're going to enter into this report. So, and then a lot of employers may not have that information ready at hand, so depending on your security access, there is a report within the COGNOS section on the left hand side of your screen within common tasks. You'll want to select this "reports" link and once you enter COGNOS there should be a report that would have social security number and CalPERS ID. So for now I do have the information ready at hand for us. So let's go ahead and enter some folks' information in. Their social, CalPERS ID. And what I'll do at this point is select the "add new" button. It's tempting to select the search button but what that search button actually does is search for this information within the report at the bottom. And since there's no one there, it's not gonna find anything. So what we'll do is select the "add new" button. And here we have Amanda that has come up. This is Amanda's general information, the pay period we have selected and then I'm going to select the "display" button on the bottom right hand corner of the screen. What that does is refresh the screen and provide us with this CalPERS 457 plan sub panel. Within the sub panel you'll see a number of different cells of information. We have your plan ID automatically generated within the screen. That 4-5-6 digit number listed. There's also three cells for you to enter contributions into. There's the tax deferred member paid contribution, within this cell what you would enter is a couple things. Normal contributions that participants chose to defer, as in if they've submitted an enrollment for identifying a dollar amount, or participant change authorization form, at any given point providing you with the dollar amount they want to defer. This also includes special catch-up and the three year special catch-up. So all that information would be lumped up into a number that would be entered there. On the right hand side, we have the employer paid contributions. We do have some employers that provide the benefit of doing an employer match, sometimes up to five percent, and that is the employer's role to enter in specifically the dollar amount. Unfortunately, we do not provide the employer with the option of entering a percentage. They are only able to enter a dollar amount. At the very bottom of the screen we have the after tax loan payment. Some agencies have opted, and adopted our loan provision. This would allow participants to take a loan against their 457 plan balance. There are certain rules involved and it's a truly agency-by-agency type of benefit. And when, if your agency does have the loan option and a participant does take out a loan, you the

employer, are then provided with an amortization schedule that is posted on our secure website, sponsor connect. And it will provide you with a specific dollar amount. And the thing with this dollar amount is that you can't waiver from it. Say for example, the participant agrees to pay $200 per pay period, per biweekly pay period, that means they have to select, you have to enter into here $200. You, the participant may come up to you, he may have a small office and he may tell you hey I want to increase, I just want to pay it off sooner and get it done with. You don't have that option to do. The participant has to stick to the payment schedule because that is what they signed up for.

Justin Walker:
However, Janette, it is worth noting that should a participant want to pay a loan off sooner, or change their payment term, they can contact a participant line, negotiate new payment terms and then you'll be sent a brand new amortization schedule. They're not necessarily locked in, however you as the payroll reporter, are locked in to whatever the most current amortization schedule says.

Janette Cruz:
Right. Thanks Justin. And so now that we've gone over all the different cells here where we would be able to enter information, we'll go ahead and enter a dollar amount. So we're gonna enter into here $300. And so there's a lot of buttons on the bottom. There's a save and continue button, clear button, save and exit. What we'll want to do is select the save and exit. And the reason we're not selecting the save and continue button is what that does is it saves what we do in this record, but we're going to continue on the same page. So let's go ahead and select the "save and exit" button. What we're going to see and what I'm anticipating is what normally a lot of folks are going to experience the first time they enter a record into my|CalPERS. And what that is is an exception page. I know it's very scary to see the word "error" when submitting payroll, especially at the very top of your page. However, there's two kinds of errors. There's EXPs which are called exceptions, which is what we have right now. And then there's error errors, where something is missing like the CalPERS ID or the person doesn't exist in my|CalPERS. Or something like that. So when it comes to this, when it comes to exceptions and errors, there's an appendix at the very back of your student guide that provides you with troubleshooting tips. What we'll do here to get out of this error, or really exception, and the really only way around this unfortunately, is to get out of this page. And don't worry, we've already saved it, it is locked in, it is saved under the report that we've created, and we're going to have to select the reporting button at the very top. Now I know this kind of goes off track on the student guide, however understand it is very likely that you the employer will experience this error. So I wanted to make sure that we touched on it today. So what we did is we selected the "reporting" link at the very top of the screen just now, to bring us back to our reporting page. And now let's go back into the report by taking a look at the panel that we skipped over before to work on existing payroll reports panel. And select "SIP 457" from the dropdown menu. And then "display". The reason why we have to do that is the system will always

default to the pension, in the event your employer has the pension. So the pay period we were working on was 10/28 to 11/10 and notice the status is pending release. The way we get into that report is selecting the hyperlink. This brings us to a pre-report page and what we'll want to do here is select the "view records" link. And that brings us back to our report.

If you take a look at it, we've entered Amanda into the report below already. It shows her social, her CalPERS ID, the earned period, as well as with the status, valid with exception. That status means it's acknowledging that there's an exception error listed, but at the same time it's saying it's valid and it will, the system will still allow your agency to post the report. Before you post the report, what we always want to do is specifically identify within your student guide, is to check our work. And that is scenario 3 on page 9 called validate participant records prior to posting. And the reason this is so important in terms of checking your work ahead of time is that you don't want to end up having a, locking a dollar amount into the system and realizing you're one cent off, you're one dollar off. And the reason that is because as soon as you post the report and it's a set dollar amount that you owe, your agency is obligated to pay that dollar amount within my|CalPERS. So this is why we want to make sure we provide you with the tools to check your work ahead of time. So let's just pretend we've listed 30 people in this report and we can't, you know, go and click into each social security number link to verify each person's detail. So what we'll want to do is check our work. How we do that is get out of the report again like we did before. And then go back into that pre-report page we were on earlier by selecting the program, the 457 plan and then the display button. From there we click on the report link that we're working on right now. And then there's a couple buttons on the bottom that we want to make sure we call out. We don't want to process the report. What we'll want to do is select the "generate report summary" button. What this does is provide you with a new window and it'll start to generate a report out of our COGNOS system. And as you the employer, in the event you have an error as soon as you click that button, and the new window pops up and there's an error, there's a way around that error. So please be sure to give us a call and we can help you out of identifying any internet settings you may be able to tweak a little bit to be able to view this page. So with this page, what this does, unfortunately because we're in a testing environment, it's not gonna provide us with all the details, but this is a template of the report. It identifies all the details, what programs, the 457 plan, the report status, the earned period on the bottom left hand corner. And on the middle of the screen at the bottom, it'll provide you with a member contribution. What you would see right below that is a specific dollar amount of the total of the report. So say for example, you know the payment is supposed to be for $10,000, that's what it says in your internal system, or in your internal recordkeeping. Then you want to make sure that dollar amount shown under member contributions is $10,000. And then if you notice that it's one cent off or a couple dollars off. And you need to identify, okay where is the mix-up here. You can select a hyperlink which will be located right here under earned period adjustment date. And you would select that link and that'll

bring you to a new report. We'll show some screenshots of that later in the presentation, but I want to, you know, push the point that you should always check your work and go to this report to verify the dollar amount. Because once you are, once you've selected that "process report" button, you're locked into that dollar amount for your agency to pay. And we've had a lot of horror stories from agencies not realizing that they entered in too many zeroes, so imagine, you're a small agency only paying $100 a month in contributions, now ended up having a receivable for $10,000. So that doesn't make anyone very happy.

So let's go ahead and close this window and continue, and select the "view records" link. Let's say we like what we saw, we don't need to go into the social security number link and change the contributions and update it because we're happy with the numbers we saw and we know everything matches. So here we're going to go ahead and select the "process report" button. So we want to process the report. Yes we do. So it's nice the system will always check with you to make sure that you are comfortable with what you're doing. So here I'm gonna verify the status of the report by selecting the 457 plan from the dropdown menu and then the "display" button. What that does is identify that the pay period that we were just working on, pay period ending in 10, excuse me 11/10/2012, is currently processing. Unfortunately, we're not going to be able to see this report come to fully posted mode because we're in a testing environment. But we'll go ahead and move on to pages, let's see here, pages 13 to 17 within your student guide. We're going to create and post prior posting report. So per page 13 in your student guide, what we want to do is select the method dropdown menu and click on "copy prior posted payroll report." Again, that's going to be the "copy prior posted payroll report". And then the "continue" button. Once you do that, it's going to be very similar to what we saw before in terms of identifying what is the program, the dropdown menu, as well as the payroll schedule and earned period. So it takes, it normally takes just a little bit for the screen to refresh. You're going to want to take a moment. And then what you'll notice here is there's a lot more dropdown menus than before. There's the payroll schedule we saw before where we got to choose the payroll schedule which is biweekly for this employer. And for the earned period, what that is, is that's the pay period we want to work on. You can always give a label to the report and there's a new one at the bottom here, prior posted payroll report. That is the link, or the dropdown menu we're wanting to use when identifying the pay period we want to copy. So say for example, you know that the last pay period was the most correct pay period. You'll want to copy forward what you know to be correct. So there it is. As it loads on everyone else's screen, there's a radio button that's already selected, the biweekly pay period. The next earned period that's available, so we'll go ahead and select the pay period ending 11/24 since that's the very recent to today. And then we're going to click on, and what it will do is automatically provide you with the most recently posted payroll report. In this case, because we're in the testing environment, it's going to be from August. So we'll go ahead and select that. Notice that the system automatically defaults in a report summary of what that report that we're selecting that was already

posted before has. So we know the pay period ending 8/18 this was the dollar amount, is that what you want, okay. So we'll select the "save and continue" button.

And once you do that, you'll notice a lot more information is listed here on your screen. And so for this example, let's go ahead and say that someone, you know, they suspended contributions before and they gave you a participant change authorization form for the plan and said hey I want to start contributing again. So here let's go ahead and enter in their social security number. And CalPERS ID because we're gonna need both. And we're going to select the "add new" button like we did before. And here's Amanda that we had looked up earlier. Again, we're going to select on the bottom right hand side the "display" button. And then from there we're going to identify the dollar amount that she provided with us, for us, again she wants to start contributing $300. And then the "save and exit" button. And once again we received that exception error but we already know how to get around that so we're okay. So let's go ahead and get out of this report since we already saved what we wanted. Let's go right back into it by selecting the 457 plan from the dropdown menu. And then the "display" button. From there we have our new hyperlink for the pay period that we just started 11/11 to 11/24. That brings us to our pre-report page here where we select "view records." And then we're back right back into the report. And so say for example, you receive a follow-up participant change authorization form from Amanda and she wants to change her contributions. Let's go ahead and look her up because that's something we want to touch on, how to search for people within a report. We're going to enter the CalPERS ID or social security number, whatever you have available. And then select the "search" button. And at the very bottom of the screen, you'll notice there she is listed, as the only one listed here. So if you wanted to change the contribution, you can just select the social security number link and that brings you right back to her record. And so let's change that to $200, save and exit. Unfortunately the exception is still there so we'll have to go right back out of that report and see I'm making you an expert on how to deal with these errors. You'll select the 457 from the dropdown menu, and then the "display" button. Enter right back into the report. And say that was your last change. Actually let's do one more thing, let's go ahead and delete someone from the report. Select "view records". And say you found out, Aariyn, Aariyn turned in her forms and said I now want to suspend my contribution. What you just do is select the checkbox next to Aariyn's name and then select the delete button. What that says is "Are you sure you want to delete this person?" And yes, I have it on paper she wants to be removed. And you'll notice that Aariyn is no longer listed at the top.

So let's go ahead and check our work, because we're always going to check our work. There's no exceptions to not checking your working. We're gonna get out of this by selecting the "reports" button. The 457 plan for the program and then the "display" button. We're gonna get into that pre-report page we were on earlier, select the hyperlink and the very middle of the screen here at the bottom,

we want to select the "generate report summary." So we select that, the report appears on the screen. And then we see, we see a dollar amount here in the member contribution area that we agree with, and say for example you want to do a double-check and select the hyperlink that would be here. Identify, which brings you to a report listing everyone's name and everyone's contribution details. You can check that as well. And then we're going to close out of this because we liked what we saw. We'll select the "view records" link in the bottom right hand corner. And then we're going to select the "process report" button at the very bottom. So remember, you should not be selecting the process report button unless you are for sure that the dollar amounts are what you want it to be.

So now we've already, we've posted a report, we looked up people, we've added people to reports, deleted them from reports and posted, or processed two of them. So let's go ahead and move on to the payment portion. Justin?

Justin Walker:
Okay. Great. Well now that we've got the report all set, let's talk about adding a payment account so we can pay this receivable. Obviously we need to set up at least one payment account to make an EFT payment on those receivables. However, I mentioned before, and it is worth mentioning again, if you have multiple accounts, for example if you're paying your health out of one checking account, and you're paying your 457 out of another checking account, you are going to want to give them unique nicknames to make it easier to identify. Otherwise you could end up with three different account options that all say Wells Fargo, making it very difficult to determine which accounts you're gong to pay the 457 out of. So, from the my|CalPERS, my home page, you're going to want to select the "profile" global navigation tab. And then click on the "receivables" local navigation link. And once that loads, you're going to want to click on the "add new" button in the banking account section. And then you're going to want to enter the following information. You'll need your account holder name, which of course is the name associated with the account, the bank account number, re-enter that bank account number. Just a best practice, I know you can be tempted to copy and paste that. I would recommend that you manually key in the banking account number both times. Because if you incorrectly enter it the first time, you're just copying and pasting an erroneous account. Then we're gonna want to do the nine digit routing number. That's going to identify your bank, and that number can typically be found in the bottom left hand corner of your checks. And it usually starts with a 121. And finally that payment account nickname. Next we're going to want to save and continue once we verified all the information. And you'll get into the banking account screen. You should see that 457 plan down there. Once again, the CalPERS ACH number is shown above in bold 1946207465. I really can't stress how important it is to give this information to your bank prior to submitting that first payment. Otherwise, CalPERS won't be able to access the funds and the participant payment will be delayed in being credited to their account.

So it looks like we've successfully added the new payment account. And that will allow you to pay your receivables by EFT. And so next we're going to actually make a payment.

Janette Cruz:
Unfortunately, due to the limitations of the testing environment, we're not able to do that in the environment, but what we've done is provided additional slides in our PowerPoint to accommodate it. So let's go ahead and move on to our slides.

So when it comes to making a payment for the 457 plan, we noticed that a lot of employers tend to use the billing and payments page. And what that page where that's located is, after selecting reporting, in the local link, you'll select the billing and payments page. A lot of our employers tend to use what you see here, this make a payment, make payment link, so they can pay their pension, their health benefits. Normally, especially for the pension, you can identify the dollar amount you do or do not want to pay. When it comes to the 457, that luxury is not there. It's kind of you know, you post, you pay, kind of thing with my|CalPERS. And so because of that, we specifically you, the employer not to use this page for the 457 plan. And the reason being is that, for example, you may have a number of reports posted for the 457 plan, because your agencies are early birds and you like to post it early. But you're not ready to pay all of it. So instead, we will next show you a method of how to pay each one individually. Which is also available to pay your pension and health benefits as well. So it's kind of a win-win situation.

Justin Walker:
Okay. While we're queuing up, the first thing that you're going to want to do is from the my|CalPERS home page, select that profile global navigation tab again. And then you're going to want to identify the receivable ID associated with the receivable you want to pay, and that should be found on the payroll report summary. And then there it is, and the description should read SIP IRC 457 contribution. And I believe Janette's already mentioned it but I want to say again, you need to disregard the due date in the my calc shown on the screen there. Payments are due as soon as they are deducted from the participant accounts. Then you're going to want to select the check box for the appropriate receivable ID. Select the "make a payment" button on the lower left hand side of the page. And it's going to give you a second option to do that again, select the "make a payment" button on the lower left hand side of the page, just to let then know you're certain you want to do that. And then select the "payment amount due" radio button. I know with the pension you can occasionally change the different, change the payment amounts you want to make. With the 457 account, that payment amount due is pre-populated and cannot be changed. That is going to be based on the receivable that you're paying. You're going to want to select "EFT Debit" from the payment method dropdown. And then select the appropriate payment account form payment account selection, and again that should pre-populate with the banking institution that was last added and that

would be whatever you chose to nickname the account. From there you'll select the checkbox for under the statement "I have read and understand the CalPERS online terms and conditions" and the terms and conditions for electronic payments box. On the next screen you're gonna want to select the checkbox for the statement "I have read and agreed to the electronic signature agreement above in the e-signature section." Select "save and continue."

Now something I want to call out there is it's important not to set up automatic payments for your CalPERS 457 plan receivables. Participants can come into and out of the plan at any time. They can change their contribution rates at any time they want. So it's a good idea not to have these payments on auto pilot as they are subject to change. Next, go ahead and select the "financials" local navigation link.

Janette Cruz:
Actually for financials for the, oh to verify payment.

Justin Walker:
Uh-huh.

Janette Cruz:
And I believe for the employer, on your end, you'll want to select the receivables.

Justin Walker:
Oh pardon me, that's right. And this is, this will let you verify the current receivable and you, just to note that the receivable that was just paid will remain open until CalPERS receives the funds from your bank.

Janette Cruz:
And when verifying payments, I know when you go on the screen where it says, when you select profile and then receivables, it will show it's open. So as you the employer wanting to verify that a payment is pending, so say an electronic payment is pending, or that a manual check has been received and deposited, then you'll want to verify payment on another section within my|CalPERS where you select profile and then payments, shown here. And then what that does is it provides you with a detailed screen of what's pending. It will automatically default to show what is pending. You can even select from the receivable type dropdown menu, the 457 plan so you can see all 457 plan pending payments. Or you can select what's already been posted. What you'll see at the bottom here is the date that you the employer authorized it, as well as confirmation information, receivable ID, dollar amounts, the nickname of the account you used. And that's really important because some employers may make mistakes and use their pension account to pay the 457. Or their 457 to pay their pension and then that's when you run into issues, when things are named too similarly. And so that's how you verify payment.

And so now that we went over the basics of how to look up folks, how to do reports, how to make payments within my|CalPERS, there's also a number of useful reports that you find within my|CalPERS. Something we went over earlier, and we touched on many, many times and I can't stress it enough, is the payroll report summary. How we got there by selecting the reporting link, and then the program dropdown menu for the 457 plan. Then we selected the "display" button which then will allow us to click on whichever pay period you wanted to look into. This then brings us to our pre-report page, where we clicked on the "generate report summary" button. And this is what that report looks like when it's actually populated with information. As promised, there was a dollar amount and a hyperlink for the pay period. And notice there's a receivable ID. This receivable ID will only be available to you once a payment, or a report has been posted. I also mentioned that when you select the hyperlink on the bottom left hand side showing a date, that will bring you to a report called contribution detail report, which has a lot of detail. Each person listed individually as well as the dollar amount associated with each participant. Other COGNOS reports that are useful, we talked about the supplemental income plans, remittance advice report. This is will allow you, the employer, to be provided with a full listing of all open receivables for the 457 plan. Hopefully there's only one at a time. And within that report, there are boxes for you to handwrite in the dollar amount that you are paying, which for the 457 plan should always be in full. We do not accept overpayments or underpayments.

Justin Walker:
And of course we do ask that if you are paying by check, you include that remittance advice report with your check when you mail it in.

Janette Cruz:
Absolutely. So that way, what this does is this tells our cashiering office here at CalPERS I, the employer authorize you, CalPERS, to apply this check number that we listed and this dollar amount associated with this check, to the specific receivable ID. So that is very clear. So anything other than the information it asks for and if you don't include this report with your check, that may result in a delay on contributions because it's unclear to us and we'll have to reach out to you the employer, and get ahold of the right person, to make sure that we do exactly what needs to be done. Another report is the supplemental income plan contribution detail report, which provides you with a listing of any given participant's contribution per pay period. There's also the contributions summary report which is available in COGNOS for employers listing all pay periods that have been posted in a fiscal year, the dollar amount associated with that report, as well as the receivable ID.

So at this time, we want to make sure, we want to open the floor to questions. When it comes to questions, please keep in mind we are in a testing environment so whatever questions you may have specific to the environment may be limited to, you know, in terms of what we can access. Also if your question appears to

be very specific to your agency, we may ask to take the question offline to make sure we provide you with a more of a one-on-one session. So Heather, feel free to open the line up for callers or identify if you have any questions.

Heather:
Okay. Great. So there are two ways to put in your questions today. You can enter them in the Q&A pane in live meeting by clicking Q&A, typing in your questions and clicking ask. If you are dialed in on the phone line and you have a question, you can press star 8 on your touchtone phone. That will signal me that you do have a question and I can transfer you into the live conference. So with that, I'll turn it back over to Justin and Janette to address the question.

Justin Walker:
Fantastic. Do we have any audio questions right now? I see that we have quite a few text questions coming in.

Heather:
No audio questions yet.

Justin Walker:
Okay. Well let's take the first text question. And that is, when does our agency have to start using my|CalPERS? That's a very good question. The short answer is as soon as you feel comfortable submitting reports through my|CalPERS. If after this webinar you feel comfortable, by all means go ahead and start reporting in your next pay period. If after this webinar, you still don't feel 100 percent comfortable and would like to schedule an appointment with one of our analysts, please give us a call and we'll get an appointment scheduled to walk you through the process.

Janette Cruz:
Also keep in mind that prior to reporting through my|CalPERS, you'll want to make sure that your agency is set up for success, as in making sure your staff has adequate access as far as the exact jobs they're going to do within my|CalPERS. The worst thing is to be ready to go but not be able to have the tools to deal with it. So we want to make sure they have access. You'll want to make sure in the event that you're paying by check that all the check information, vendor information, is updated. Because the payee can be updated but it might go to the wrong address. So you'll want to make sure all the information is updated. And once you check those off your list, and you make sure that you have a pay period for you to use, an accurate pay period to be exact, then by all means, feel free to give us a call or start reporting. You have your student guide next to you so that is really going to be one of your best resources and first line of defense when it comes to reporting through my|CalPERS.

Let's see the next question?

Justin Walker:
The next question is we have four different pay periods, would we need to submit four different payments? I'm not, I just want to clarify that question, if you mean that you're paying four times a month for example, if you're on a weekly pay schedule, then yes you would need to do a submission for every pay period. If you mean you have, you literally have four different pay schedules that you're using, then yeah you'll want to build in four different pay schedules if you've got some folks you're paying monthly, some folks that you're paying biweekly, you'd probably have to build out both of those pay schedules for your agency.

Janette Cruz:
And with the pay schedules, similar to creating payment accounts with the my|CalPERS, you can easily make nicknames for each pay, payroll schedule. So at least that way you can know which one you're using at any given time.

Justin Walker:
Okay.

Janette Cruz:
Oh and to touch on, if you're doing say for example, actually if there's four different pay periods, then yeah, it's gonna be a unique four unique payments. I was going to try to lump it together, but no, it's because the funds are deferred at different times of the month.

Justin Walker:
If they're deferred at different times of the month and if they are coming out of your employees' paychecks then yeah, you would have to have a specific pay schedule for that.

The next question is we're under the Los Angeles County Office of Education. Will all the processes you have shown apply to us? Now if you use a service provider like a County Office of Education, the short answer again is it depends. If that service provider takes care of all payroll reporting, all remittance, then they will handle it for you. However if they only provide payroll reporting but you have to do, make the payments yourself, then you would be responsible for submitting payments while they would submit the payroll schedules.

Janette Cruz:
And if say for example, the County Office of Education such as LACO, does manually enter payroll reports, through the copy forward method as, and what I'm alluding to does not use the file uploader FTP method, then a lot of the stuff we did are very applicable. As long as you're using the manual and copy forward method. Really the extra step involved it's handled by one of our analysts within our office so when it comes to service providers, such as County Office of Education or TPAs, it's agencies work through a private company to handle this, these types of transactions, then there's an additional setup required and when

you log in it's going to look a little different, I think that's one of the biggest differences I can kind of speak to. But, if you're on the line, then you are a third party administrator, or service provider, such as a county entity or County Office of Education, feel free to give us a call. We'll show the phone number again on our screen in a couple of slides form now, so you'll be sure to get that down so we can make sure we address your issues, your needs or kind of make sure you're provided with the best tools possible.

Justin Walker:
Absolutely. Great question here from someone. And that is how do we get set up with a username or password to access my|CalPERS. Now this is for reporters who perhaps aren't already reporting through my|CalPERS and need to gain access it. Janette, could you walk them through that?

Janette Cruz:
Absolutely. When, more likely than not, your agency is listed within my|CalPERS identified as an agency. Some employers have a lot of separation of duties so it may be possible that your agency already has what is considered a security access administrator. And keep in mind that person is not located here at CalPERS. That person is located at your agency and they have been identified as a person to provide the new username and password to new users. So say for example, you have a payroll unit, there should not be a user ID specific to the payroll unit. As everyone logs in, there should be a user ID and password specific to you as an individual logged into my|CalPERS with specific security accesses.   So if you're not sure who that person is and you're, you want to start reporting for the 457 plan, give us a call. I'll go ahead and say it now and we'll show it in a couple of slides that number is 800-696-3907. And myself or one of my coworkers in our office would be able to help you identify who that is.

Justin Walker:
And we actually have a ING participant representative on the call with us today and she actually asked us to reiterate that number again in case anybody has any questions on how to contact CalPERS or how to reach our offices directly. So I'm just gonna give that number one more time for anyone who'd like to write it down and that is 1-800-696-3907.

Let's see here. We have another question here. And it says accounts payable is making payments and payroll is doing reporting. How can we handle it? Now I want to paraphrase this just to make sure I get it correctly. It sounds like you have two different groups within your organization handling payroll reporting and payments. That's not unusual. And what you want to do is have your security access administrator set up the proper access to the folks making payments and the folks doing payroll reporting. It's going to require a little coordination of efforts but it shouldn't be a problem. If you'd like some in-depth tutoring on how to work through the process, don't hesitate to give our offices a call.

Janette Cruz:
And also I want to touch base, there's also a section within your 457 plan student guide at the very back in the appendix identifying what accesses are required for specific roles. Like he just said, for reporting there's specific access so you want to select as available for the employee reporting, same thing when it comes to the payments. If you have folks who are only specifically doing payments, they should be getting certain access as well. And so that's in the back of the appendix of your student guide. But feel free to give us a call if you want us to walk you through it.

Justin Walker:
And it looks we have a question here that came in. It says our employees are certificated and are not CalPERS members. How will they be given a CalPERS ID.

Janette Cruz:
That's a great question. We do have a lot of what we consider SIP only participants in our program. And so with those folks we made sure ahead of time, definitely prior to this webinar, that folks who are not as part of the pension or part of the health benefits who would naturally be given a 457, oh I'm sorry, who would be naturally given a CalPERS ID, we made sure that they had it. So our system, with ING, we made sure that their system had synched with our system in terms of all the participants being included in my|CalPERS. And let's go ahead and touch on something real quick. When it comes to new enrollments, those forms will continue to go to ING. But say for example you have a brand new employee and a brand new, and they're SIP only as in their, they don't have the pension or health benefits, what would happen is that form would then go to ING and they would then provide us with that information and my|CalPERS would generate a CalPERS ID for those participants. So when it comes to current folks who don't have current CalPERS, you're concerned about not having CalPERS ID and future folks that you're concerned about not having CalPERS ID, there is a process in place to ensure that they are included in the system.

Justin Walker:
Well I don't see any more questions coming in. That may cover it. Again, if anyone has any questions, and I'm sure that you may think of some after the webinar, please, please, please don't hesitate to call our employer service line at 800-696-3907. We really do love chatting with our employers. We have a team of analysts just standing by. They'd be happy to talk you through, answer any questions you have about the 457 plan or about how to report through my|CalPERS. That being said, if there are no more questions, Janette would you like to kind of give us an overview.

Janette Cruz:
Sure. So let's touch back on our course objectives we covered today. We touched on what is changing and what's not. ING is still around. They are our

third party administrator for record keeping, plan administration and customer service.   We have, we have navigated through my|CalPERS, making sure we identified the different ways to do. New ways of doing payroll reports as well as payments. We've posted reports, we've actually added an EFT payment account to make sure those who are doing EFT payments are able to access that. And we submitted an actual EFT payment for the 457 plan through the slides we showed today. And so for a couple things that would be able to help folks, Justin do you want to touch on the resources we have available.

Justin Walker:
Sure. We talked about the my|CalPERS 457 plan student guide and also the webinar, the deck from today's webinar and we did have a few questions as we were going through the webinar about how to access that data. So let's touch on that one more time. You're going to want to go to CalPERS online and again that is www.calpers.ca.gov. You're going to want to select employers from the top, then my|CalPERS training, training and education and then my|CalPERS training again. And then at the very bottom of the page you should see CalPERS supplemental income 457 plan for public agencies and schools. And that would allow you to access both the student guide and a copy of today's webinar deck. If for any reason at all, you have a problem accessing that I know I sound like a broken record, but I'd love to giver you that employer number one more time. It's 800-696-3907. We would love to hear from you. You can also feel free to email. Our email is a bit lengthy.

It is calpers_supplemental_income_457_plan@calpers.ca.gov. And finally we have the employer plan website, that's at www.calpers-SIP.com. That employer toll free line is staffed by 457 specific analysts from 8:00 a.m. to 5:00 p.m. And the employer line, I'm sorry, the employer website does have a wealth of useful information. It's got the updated plan information, the most recent versions of our forms, access to mail order plan material such as the enrollment kits, all of our fund fact sheets and 457 performance reports. And also employer education material, as well as information on those optional provisions we talked about like the loan provision.

For our participants, we have a dedicated toll free phone line at 800-260-0659. That rings directly to an ING center staffed by experts in CalPERS 457 plan. They also have their own dedicated website at calpers.ingplans.com. That will allow them to access their individual accounts, look at balances, performance, change asset allocations. Do anything they need to do with their accounts. And finally, for questions that are non-457 related, there's always that CalPERS toll free line at 888-calpers. The quick caveat on that is if they do call that 888-calpers numbers, the representatives there will probably not be able to answer specific questions about their 457 account and they will be referred to that participant plan toll free line listed above.

Janette Cruz:
I want to take a moment and just thank everyone for joining us today. We had a great time sharing all this information with everyone. So thank you for joining us and everyone have a great day.